

Information to identify the case:

Debtor 1	Jerry Mayo	Social Security number or ITIN	xxx-xx-0016
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Precious Anita Mayo	Social Security number or ITIN	xxx-xx-9175
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Virginia			
Case number: 13-30375-KLP			

Discharge of Joint Debtors

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jerry Mayo

Precious Anita Mayo
fka Tyra Anita Mayo, fka Tyra Mayo, fka Tyra
Anita Bady, fka Tyra Anita Goode

September 8, 2016

For the court: William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Jerry Mayo
 Precious Anita Mayo
 Debtors

Case No. 13-30375-KLP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: bullockn
 Form ID: 3180W

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 Total Noticed: 62

Date Rcvd: Sep 08, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2016.

db/jdb
 11585440 +Jerry Mayo, Precious Anita Mayo, 3350 Woodys Ln, Richmond, VA 23234-2432
 11585446 247 Green St., inc., Level 5 Plaza Commercial Ctr, Bisazza St. SLM 1640, Seliema, Malta
 11585441 +ASPIRE CREDIT CARD, PO BOX 10555, Atlanta, GA 30310-0555
 11585443 +Aden Park Apartments, 5824 Westover Village Park Dr, Richmond, VA 23225-6044
 11585444 +Alltel Communications, One Allied Drive B5F03, Little Rock, AR 72202-2065
 11585445 +American Web/Great Plains Lend, c/o The Otoe-Missouria Tribe, 8151 Hwy 177,
 Red Rock, OK 74651-0348
 11585445 Amy & Gerald Williams, Richmond, VA 23225-0000
 11598001 Bon Secours St. Mary's Hospital, c/o Greer P. Jackson, Jr., Esq.,
 Spinella, Owings & Shaia, P.C., 8550 Mayland Drive, Richmond, VA 23294-4704
 11585451 +Cawthorn, Picard & Rowe, P.C., 8310 Midlothian Turnpike, Richmond, VA 23235-5163
 11585452 Check City, P.O. Box 970183, Orem, UT 84097-0183
 11586132 +Credit Acceptance, 25505 W. 12 Mile Suite 3000, Southfield, MI 48034-8331
 11585455 +Credit Acceptance Corporation, 25505 West 12 Mile Road, P.O. Box 513,
 Southfield, MI 48037-0513
 11585458 +DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666
 (address filed with court: Dominion Virginia Power, P.O. Box 26666,
 Richmond, VA 23261-0000)
 11585459 +Drive Time, 5300 Midlothian Tpke, Richmond, VA 23225-6215
 11585462 +First Virginia, Inc., 9121 Staples Mill Rd., Henrico, VA 23228-2026
 11585463 +GALWAY FINANCIAL SERVICES LLC, 1290 W SPRING ST SE, SUITE 270, SMYRAN GA 30080-3690
 (address filed with court: Galway Financial Services, 3870 Peachtree Industrial Blvd,
 Suite 150-316, Duluth, GA 30096-0000)
 11585464 +HCA Healthcare, Patient Account Services, P.O. Box 13620, Richmond, VA 23225-8620
 11689703 +Jerald Williams, c/o Dankos Gordon, 1360 East Parham Rd, Ste 200, Richmond, VA 23228-2366
 11585467 +LabCorp-Corporate Headquarters, 1447 York Court, P.O. Box 2240, Burlington, NC 27216-2240
 11585471 +NATIONWIDE INSURANCE, SERVICE OF PROCESS TEAM, THREE NATIONWIDE PLAZA, MAIL CODE 3-11-310,
 COLUMBUS OH 43215-2410
 (address filed with court: Nationwide Insurance, World Headquarters, One Nationwide Plaza,
 Columbus, OH 43215-2220)
 11585474 +Patient First, 7238 Mechanicsville Tpke, Mechanicsville, VA 23111-3502
 11585481 Salem Auto Show, LLC, 209 Jefferson Davis Highway, Richmond, VA 23224-3731
 11585482 +Spinella, Owings & Shaia, P.C., 8550 Mayland Drive, Richmond, VA 23294-4704
 11585484 +St. Mary's Hospital, 5801 Brema Rd, Richmond, VA 23226-1900
 11585488 +Wachovia Bank Receivables, P.O. Box 3117, Winston Salem, NC 27102-3117

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 cr

+EDI: Q3G.COM Sep 09 2016 02:13:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 11585442 +EDI: ALLIANCEONE.COM Sep 09 2016 02:13:00 Alliance One, Inc, 4850 Street Road, Ste. 300,
 Trevose, PA 19053-6643
 11679590 EDI: AIS.COM Sep 09 2016 02:13:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 11594038 EDI: AIS.COM Sep 09 2016 02:13:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 11585448 +E-mail/Text: ebn@brm-corp.com Sep 09 2016 02:18:54 BRM, 18002 Irvine Blvd,
 Tustin, CA 92780-3399
 11585485 EDI: AISTMBL.COM Sep 09 2016 02:13:00 T-Mobile, Bankruptcy Legal Notices,
 P.O. Box 53410, Bellevue, WA 98015-0000
 11585449 +E-mail/Text: bankruptcy@cffinance.com Sep 09 2016 02:16:29 C&F Finance,
 4660 S Laburnum Ave, Richmond, VA 23231-2424
 11585454 EDI: HCA2.COM Sep 09 2016 02:13:00 CJW Medical Center, P.O. Box 740760,
 Cincinnati, OH 45274-0760
 11860983 +E-mail/Text: opsga_usbankruptcy@cashnetusa.com Sep 09 2016 02:16:31 Cash Net USA,
 200 W Jackson Blvd, Ste 1400, Chicago, IL 60606-6929
 11585450 +E-mail/Text: opsga_usbankruptcy@cashnetusa.com Sep 09 2016 02:16:31 Cashnet USA VA, LLC,
 11 N Skokie Highway, # 300, Lake Bluff, IL 60044-3100
 11656076 +E-mail/PDF: BANKRUPTCY.NOTICES@RICHMONDGOV.COM Sep 09 2016 02:26:35 City of Richmond,
 City Hall, Room 100, 900 East Broad Street, Richmond VA 23219-1907
 11585453 +E-mail/PDF: BANKRUPTCY.NOTICES@RICHMONDGOV.COM Sep 09 2016 02:26:24 City of Richmond,
 Dept. of Public Utilities, 730 E. Broad St, 5th Floor, Richmond, VA 23219-1861
 11827751 +EDI: RESURGENT.COM Sep 09 2016 02:13:00 Cjw Medical Center, Resurgent Capital Services,
 PO Box 1927, Greenville, SC 29602-1927
 11880435 +E-mail/Text: bkr@taxva.com Sep 09 2016 02:17:31 Commonwealth of Virginia,
 Department of Taxation, P.O. Box 2156, Richmond, VA 23218-2156
 11585456 +EDI: CCS.COM Sep 09 2016 02:13:00 Credit Collection Services, Two Wells Avenue,
 Dept. 9134, Newton Center, MA 02459-3225
 11585457 EDI: RCSFNBMARIN.COM Sep 09 2016 02:13:00 Credit One Bank, General Correspondence,
 P.O. Box 98873, Las Vegas, NV 89193-8873
 11621793 EDI: DVTM.COM Sep 09 2016 02:13:00 DT CREDIT CO LLC, PO BOX 29018,
 PHOENIX, AZ 85038-9018
 11585460 EDI: CONVERGENT.COM Sep 09 2016 02:13:00 ER Solutions, Inc., P.O. Box 9004,
 Renton, WA 98057-9004

District/off: 0422-7

User: bullockn
Form ID: 3180W

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

11585461 EDI: AMINFOFP.COM Sep 09 2016 02:13:00 First Premier Bank, P.O. Box 5524,
Sioux Falls, SD 57117-5524
11604551 EDI: IRS.COM Sep 09 2016 02:13:00 Internal Revenue Service, P.O. Box 21126,
Philadelphia, PA 19114-0000
11585466 EDI: JEFFERSONCAP.COM Sep 09 2016 02:13:00 Jefferson Capital Syst, 16 Mclelland Rd,
St Cloud, MN 56303-0000
11801409 EDI: JEFFERSONCAP.COM Sep 09 2016 02:13:00 Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617
11800038 E-mail/Text: ebn@brm-corp.com Sep 09 2016 02:18:54 MERCHANTS ACQUISITION GROUP LLC,
C/O BRM, PO BOX 3788, TUSTIN CA 92781-3788
11585469 +EDI: MID8.COM Sep 09 2016 02:13:00 Midland Credit Management, 8875 Aero Drive, Ste. 200,
San Diego, CA 92123-2255
11585472 +E-mail/Text: egssupportservices@egscorp.com Sep 09 2016 02:17:14
NCO Financial Systems, Inc., 507 Prudential Rd, Horsham, PA 19044-2368
11585470 EDI: GMACFS.COM Sep 09 2016 02:13:00 National Auto Finance Company, Attn: Dealer Services,
P. O. Box 57611, Jacksonville, FL 32241-7611
11585473 +EDI: GMACFS.COM Sep 09 2016 02:13:00 Nuvell Financial Services, c/o Natl Auto Finance Co,
P.O. Box 1762, Greeley, CO 80632-1762
11585476 +EDI: PRA.COM Sep 09 2016 02:13:00 PRA Receivables Management, P.O. Box 41067,
Norfolk, VA 23541-1067
11585477 +E-mail/Text: csidl@sbcglobal.net Sep 09 2016 02:17:19 Premier Bankcard/Charter,
P.O. Box 2208, Vacaville, CA 95696-8208
11603827 EDI: Q3G.COM Sep 09 2016 02:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
11585478 +E-mail/Text: colleen.atkinson@rmscollect.com Sep 09 2016 02:18:56 Receivables Managment,
7206 Hull St. Rd, Richmond, VA 23235-5827
11585479 +EDI: RESURGENT.COM Sep 09 2016 02:13:00 Resurgent Capital Services, P.O. Box 10587,
Greenville, SC 29603-0587
11585483 EDI: NEXTEL.COM Sep 09 2016 02:13:00 Sprint Nextel, Attn: Bankruptcy Department,
P.O. Box 7949, Overland Park, KS 66207-0949
11585486 E-mail/Text: bkr@taxva.com Sep 09 2016 02:17:31 VA Department of Taxation,
Office of Customer Services, P.O. Box 1115, Richmond, VA 23218-1115
11585487 +EDI: VERIZONEAST.COM Sep 09 2016 02:13:00 Verizon Virginia Inc, P.O. Box 3037,
Bloomington, IL 61702-3037
11829405 +EDI: WFFC.COM Sep 09 2016 02:13:00 Wells Fargo Bank, PO Box 63491 MAC A0143-042,
San Francisco, Ca 94163-0001
11828665 +EDI: WFFC.COM Sep 09 2016 02:13:00 Wells Fargo Bank, PO Box 5058 MAC P6053-021,
Portland, OR 97208-5058

TOTAL: 37

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

11585468 Martin's Grocery
11585465* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
11801510* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-)
11670127* +Premier Bankcard/Charter, P.O. Box 2208, Vacaville, CA 95696-8208
11585447 ###Associated Creditors Exchange, 5151 N. Harlem Avenue, Suite 201, Chicago, IL 60656-3686
11585475 ##Plaza Associates, P.O. Box 18008, Hauppauge, NY 11788-8808
11585480 ###RJM Acquisitions LLC, 575 Underhill Blvd., Suite 224, Syosset, NY 11791-3416
TOTALS: 1, * 3, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 10, 2016

Signature: /s/Joseph Speetjens

District/off: 0422-7

User: bullockn
Form ID: 3180W

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2016 at the address(es) listed below:

Jason Meyer Krumbein on behalf of Debtor Jerry Mayo jkrumbein@krumbeinlaw.com,
a30156@yahoo.com;plutzky@krumbeinlaw.com
Jason Meyer Krumbein on behalf of Joint Debtor Precious Anita Mayo jkrumbein@krumbeinlaw.com,
a30156@yahoo.com;plutzky@krumbeinlaw.com
Suzanne E. Wade ecfsummary@ch13ricva.com, trustee@ch13ricva.com

TOTAL: 3